

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Paul W. Koprivnak**  
Debtor(s)

Bankruptcy Case No.: 16-22856-JAD  
Doc. No. 45  
Chapter: 13  
Docket No.: 46 - 45  
Concil. Conf.: July 18, 2019 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **May 31, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **June 17, 2019**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **July 18, 2019 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: April 16, 2019

cm: All Creditors and Parties In Interest

Jeffery A. Deller  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecur, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Paul W. Koprivnak  
 Debtor

Case No. 16-22856-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: msch  
 Form ID: 410

Page 1 of 3  
 Total Noticed: 40

Date Rcvd: Apr 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2019.

db            #+Paul W. Koprivnak, 122 John Street, New Brighton, PA 15066-9707  
 cr            +Ditech Financial LLC fka Green Tree Servicing LLC, 14841 Dallas Parkway, Suite 300,  
               Dallas, TX 75254-7883  
 14268541     +COMENITYCAPITALBANK/BOSCOV'S DEP, PO BOX 182120, Columbus, OH 43218-2120  
 14268540     +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 14338329     Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
               Kirkland, WA 98083-0657  
 14341193     Directv, LLC, by American InfoSource LP as agent, PO Box 5008,  
               Carol Stream, IL 60197-5008  
 14268539     ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
               (address filed with court: CCS/FIRST SAVINGS BANK, 500 E 60TH ST N, Sioux Falls, SD 57104)  
 14268549     +Macys dsnb, 9111 Duke Boulevard, Mason, OH 45040-8999  
 14268551     +Nationstar Mortgage, PO Box 619063, Dallas, TX 75261-9063  
 14268552     +Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516  
 14275987     +Nationstar Mortgage, LLC, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200,  
               P.O. Box 17933, San Diego, CA 92177-7921  
 14268553     +Sears/Cbna, PO Box 6283, Sioux Falls, SD 57117-6283  
 14344700     +THE BANK OF NEW YORK MELLON, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096  
 14268543     ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
               (address filed with court: ELAN FINANCIAL SERVICES, PO BOX 108, Saint Louis, MO 63166)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr            E-mail/PDF: rmscidi@recoverycorp.com Apr 17 2019 02:57:18

Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
               Miami, FL 33131-1605  
 14333698     E-mail/PDF: resurgentbknotifications@resurgent.com Apr 17 2019 02:58:10     CACH, LLC,  
               PO Box 10587, Greenville SC 29603-0587  
 14268538     +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 17 2019 02:57:37     Capital One,  
               PO Box 30281, Salt Lake City, UT 84130-0281  
 14280068     E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 17 2019 02:57:37  
               Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14268542     +E-mail/Text: bankruptcy.bnc@ditech.com Apr 17 2019 02:50:10     Ditech, PO Box 6172,  
               Rapid City, SD 57709-6172  
 14344241     E-mail/Text: bankruptcy.bnc@ditech.com Apr 17 2019 02:50:10  
               Ditech Financial LLC fka Green Tree Servicing LLCf, P.O. Box 6154,  
               Rapid City, South Dakota 57709-6154  
 14344508     +E-mail/Text: kburkley@bernsteinlaw.com Apr 17 2019 02:51:14     Duquesne Light Company,  
               c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
               Pittsburgh, PA 15219-1945  
 14268544     +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 17 2019 02:50:13     GULF OIL,  
               8035 QUIVIRA RD STE 100, Lenexa, KS 66215-2746  
 14268546     E-mail/Text: cio.bncmail@irs.gov Apr 17 2019 02:50:06     Internal Revenue Service,  
               Insolvency Unit, POB 628, Pittsburgh, PA 15230  
 14321871     E-mail/Text: bkr@cardworks.com Apr 17 2019 02:49:53     MERRICK BANK,  
               Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14321096     +E-mail/Text: bankruptcydypt@mcmcg.com Apr 17 2019 02:50:39     MIDLAND FUNDING LLC,  
               PO Box 2011, Warren, MI 48090-2011  
 14268550     +E-mail/Text: bkr@cardworks.com Apr 17 2019 02:49:53     Merrick Bank, PO Box 9201,  
               Old Bethpage, NY 11804-9001  
 14280573     E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 17 2019 02:50:24     PA Department of Revenue,  
               Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496  
 14343419     E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 17 2019 02:57:40  
               Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14280574     E-mail/Text: bnc-quantum@quantum3group.com Apr 17 2019 02:50:19     Quantum3 Group LLC,  
               P.O. Box 788, Kirkland, WA 98083-0788  
 14271606     E-mail/Text: bnc-quantum@quantum3group.com Apr 17 2019 02:50:19  
               Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788,  
               Kirkland, WA 98083-0788  
 14273958     E-mail/PDF: rmscidi@recoverycorp.com Apr 17 2019 02:57:42  
               Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
               Miami, FL 33131-1605  
 14268555     E-mail/PDF: cbp@onemainfinancial.com Apr 17 2019 02:57:32     SPRINGLEAF FINANCIAL SER,  
               PO BOX 59, Evansville, IN 47701  
 14290964     E-mail/PDF: cbp@onemainfinancial.com Apr 17 2019 02:57:07     SPRINGLEAF FINANCIAL SERVICES,  
               PO BOX 3251, EVANSVILLE, IN 47731-3251  
 14268556     E-mail/PDF: gecscedi@recoverycorp.com Apr 17 2019 02:57:57     SYNCB/TOYSRUS, PO BOX 960090,  
               Orlando, FL 32896-0090  
 14268558     E-mail/PDF: gecscedi@recoverycorp.com Apr 17 2019 02:57:57     SYNCHRONY BANK/LOWES,  
               PO BOX 960090, Orlando, FL 32896-0090  
 14268559     E-mail/PDF: gecscedi@recoverycorp.com Apr 17 2019 02:57:09     SYNCHRONY BANK/WALMART,  
               PO BOX 960090, Orlando, FL 32896-0090  
 14268554     +E-mail/PDF: cbp@onemainfinancial.com Apr 17 2019 02:57:36     Springleaf, PO Box 64,  
               Evansville, IN 47701-0064

District/off: 0315-2

User: msch  
Form ID: 410

Page 2 of 3  
Total Noticed: 40

Date Rcvd: Apr 16, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14268557 E-mail/PDF: gecscedi@recoverycorp.com Apr 17 2019 02:57:09 Synchrony Bank/JCP,  
PO BOX 960090, Orlando, FL 32896-0090  
14268560 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 17 2019 02:49:54  
Verizon, 500 Technology Drive Suite 30, Weldon Spring, MO 63304-2225  
14268548 +E-mail/Text: BKRMailOPS@weltman.com Apr 17 2019 02:50:11 Kay Jewelers, 375 GHENT RD,  
Akron, OH 44333-4600

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ditech Financial LLC  
cr Duquesne Light Company  
cr\* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587  
cr\* +Nationstar Mortgage, LLC, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200,  
P.O. Box 17933, San Diego, CA 92177-7921  
14280561\* +COMENITYCAPITALBANK/BOSCOV'S DEP, PO BOX 182120, Columbus, OH 43218-2120  
14280558\* +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
14280560\* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
14280562\* +Ditech, PO Box 6172, Rapid City, SD 57709-6172  
14280559\* ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
(address filed with court: CCS/FIRST SAVINGS BANK, 500 E 60TH ST N, Sioux Falls, SD 57104)  
14280564\* +GULF OIL, 8035 QUIVIRA RD STE 100, Lenexa, KS 66215-2746  
14268545\* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  
14280565\* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  
14268547\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,  
Room 727, Pittsburgh, PA 15222-4107  
14280567\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,  
Room 727, Pittsburgh, PA 15222-4107  
14280566\* Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230  
14280569\* +Macys dsnb, 9111 Duke Boulevard, Mason, OH 45040-8999  
14280570\* +Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001  
14280572\* +Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516  
14280571\* +Nationstar Mortgage, PO Box 619063, Dallas, TX 75261-9063  
14280577\* SYNCB/TOYSRUS, PO BOX 960090, Orlando, FL 32896-0090  
14280579\* SYNCHRONY BANK/LOWES, PO BOX 960090, Orlando, FL 32896-0090  
14280580\* SYNCHRONY BANK/WALMART, PO BOX 960090, Orlando, FL 32896-0090  
14280575\* +Sears/Cbna, PO Box 6283, Sioux Falls, SD 57117-6283  
14280576\* +Springleaf, PO Box 64, Evansville, IN 47701-0064  
14280578\* Synchrony Bank/JCP, PO BOX 960090, Orlando, FL 32896-0090  
14280563\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: ELAN FINANCIAL SERVICES, PO BOX 108, Saint Louis, MO 63166)  
14280581\* +Verizon, 500 Technology Drive Suite 30, Weldon Spring, MO 63304-2225  
14280568\* +kay Jewelers, 375 GHENT RD, Akron, OH 44333-4600

TOTALS: 2, \* 26, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2019

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: msch  
Form ID: 410

Page 3 of 3  
Total Noticed: 40

Date Rcvd: Apr 16, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Paul W. Koprivnak ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@berNSTEINlaw.com,  
ckutch@ecf.courtdrive.com;acarr@berNSTEINlaw.com  
Ronda J. Winnecour cmeCF@chapter13trusteeWDPA.com

TOTAL: 5